UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/891,913	06/26/2001	Tara Chand Singhal	11195.33	1401

7590 10/04/2006

Tara Chand Singhal
P.O. Box 5075
Torrence, CA 90510

EXAMINER	
HARBECK, TIMOTHY M	
ART UNIT	**PAPER NUMBER**
3628	

DATE MAILED: 10/04/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/891,913	SINGHAL, TARA CHAND	
	Examiner	Art Unit	
	Timothy M. Harbeck	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *7/24/2006*.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *52-83* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *52-83* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *7/24/2006*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 52-80 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wong et al (hereinafter Wong; US 6,592,044 B1).

Re Claim 52: Wong discloses a payment card for conducting payment transaction between a customer and a merchant comprising:

- A substrate (FIG 1, Column 12, lines 20-30)
- An alias name on the substrate, the alias name being selected by the customer (Column 12, lines 47-49)
- A customer-identifier encoded on an encoding medium on the substrate (Column 12, lines 53-58)

Wong does not explicitly disclose wherein the alias is printed on the substrate, however it is disclosed that the name is displayed on an LCD screen on the card (Column 12, lines 47-49). Furthermore, Wong discloses that it was old and well known in the art to use embossing techniques to print names on a payment card (Column 1, lines 14-18). Therefore, because these two technologies were art-recognized equivalents at the time the invention was made, one of ordinary skill in the art would

have found it obvious to substitute LCD displaying for printing of a name on a payment card.

Re Claim 53: Wong discloses the claimed card and further discloses wherein the encoding medium is a magnetic strip (Column 12, lines 53-54).

Re Claim 54: Wong discloses the claimed card and further discloses wherein the customer identifier is self-created by the customer (Column 7, lines 16-19;)

Re Claim 55: Wong discloses the claimed card and further discloses wherein the customer indentifier identifies the customer to a payment system, wherein the customer has an account and has pre-stored his/her bankcard data identifying each bankcard with a card specific personal identification number (Column 5, lines 47-65; Column 11, lines 47-65)

Re Claim 56: Wong discloses the claimed card and further discloses wherein the payment system uses an algorithm, the algorithm being used to encrypt the customer-identifier, the encrypted customer identifier appended with a reference to the algorithm is encoded on the payment card as an encrypted customer-identifier, and the card is physically delivered to the customer (Column 9, line 31-Column 10 line 38)

Re Claim 57: Wong discloses the claimed card and further discloses wherein the customer swipes the card at a merchant POS terminal, enters the CPIN, to effect a payment to the merchant from the bankcard identified by the CPIN (Column 11, line 34 – Column 12 line 3).

Re Claim 58: Wong discloses the claimed card and further discloses wherein the POS terminal transfers the customer-identifier, the CPIN, a merchant identifier, and

a payment amount to a gateway to a bankcard authorization network, wherein the bankcard processor interfaces with the payment system using the customer-identifier and the CPIN (Column 11 line 34-Column 12 line 3)

Re Claim 59: Wong discloses the claimed card and further discloses wherein the payment system uses the customer-identifier to identify the customer in the payment system and with the CPIN retrieves specific bankcard data selected by the customer and sends it to the bankcard processor (Column 5, lines 47-65).

Re Claim 60: Wong discloses the claimed card and further discloses wherein the bankcard processor processes the payment transaction between the customer and the merchant and sends payment approval to the merchant POS terminal (Column 12, line 47-Column 12 line 3).

Re Claims 61-66: Further merchant point of sale terminal would have been obvious from the previously rejected payment card claims 52-60 and are therefore rejected using the same art and rationale.

Re Claims 67-70: Further system claims would have been obvious in order to utilize the previously rejected payment card claims 52-60 and are therefore rejected using the same art and rationale.

Re Claims 71-73: Further method claims would have been obvious to perform from the previously rejected payment card claims 52-60 and are therefore rejected using the same art and rationale.

Re Claim 74: Wong discloses a payment transaction method between a customer and a merchant with a web point of sale enabling a secure connection on a global computer network for accepting payments comprising the steps of:

- Displaying on the web page fields of fields of a name, a card number, and a card expire date (Column 18 lines 5-8)
- Entering an alias name for name, a customer-identifier for the card number, and for an expiration date enteres a card specific PIN to select a specific bankcard from a plurality of bankcards of the customer for this payment transaction; and web page sends the payment data to a bankcard processor (Column 17, lines 41-Column 18 line 40)

Wong does not explicitly disclose the step of:

- Displaying on the web page fields of, a pre-entered merchant identifier, a pre-entered transaction identifier, a pre entered dollar amount

Official Notice is taken that this step was old and well known in the art at the time of invention. It would have been obvious to a person of ordinary skill in the art at the time of invention to include such a step to improve the efficiency of the transaction, as the customer does not have to spend time tediously entering information that can be automatically rendered.

Re Claim 75: Wong discloses the claimed method supra and further discloses the step of receiving payment transaction data from the web page POS by the bankcard processor, interfacing with a payment system with the customer-identifier and the CPIN

and retrieving the specific bankcard data intended for the payment transaction (Column 17, lines 41-Column 18 line 40)

Re Claim 76: Wong discloses the claimed method supra and further discloses the step of processing payment transaction by the bankcard processor and sending payment approval data to the merchant and the customer via the global computer network (Column 17, lines 41-Column 18 line 40).

Re Claim 77: Wong discloses a method of selecting any one of a plurality of bankcards of a customer at a merchant point of sale for a payment of a merchant comprising the steps of:

- Entering of a customer identifier and a bankcard specific personal identification number in the point of sale interface (Column 5, lines 53-55)
- Sending the identifier and the CPIN to a card processor (Column 5, lines 61-65)
- Interfacing by the card processor with a payment system, wherein the customer having a plurality of pre-stored customer bankcard data, each bankcard identified with a CPIN (Column 5, lines 47-65)
- Returning to the card processor the bankcard data corresponding to the customer identifier and the CPIN from the payment system (Column 5, lines 56-65)

Re Claim 78: Wong discloses the claimed method supra and further discloses identifying a particular bankcard of the customer and verifying the customer by the CPIN (Column 5, lines 61-65)

Re Claim 79: Wong discloses the claimed method supra and further discloses processing the payment transaction with the bankcard data by the card processor ((Column 5, lines 61-65)

Re Claim 80: Wong discloses the claimed method supra and further discloses

- Having access to the payment system by the customer
- Entering the bankcard data and self-selecting a CPIN for each bankcard of the customer (Column 5, lines 47-65; "enables accessing a selected one of a plurality of different accounts.")

Claims 81-83 rejected under 35 U.S.C. 103(a) as being unpatentable over Wong in view of Brody et al (US 2001/0029485 A1).

Re Claim 81: Wong discloses a method of secure data storage of a bankcard number comprising the steps of

- Transforming the original bankcard number data string into a transformed data string having format attributes making it indistinguishable from the original data string, wherein the transforming means include parsing the bankcard number into its parts of bank identification number, card number and expiration date (Column 9, lines 44-Column 10 lines 22)

Wong does not explicitly disclose the steps comprising

- A table A of bank identification numbers and a table B of expiration dates, looking up the bank identification number location in the table A, applying a random number (RN1) to the location, using the new location looking up

a transformed bank identification number, applying a random number to the card number to get transformed card number, looking up the expire date location in the table B, applying a random number to the location using new location looking up a transformed date, composing a transformed bankcard number made from transformed bank identification number, transformed card number and transformed expiration date;

- Saving the transformed bankcard number and the transform sequence of RN1, RN2 and RN3 in data storage by a reference number

Brody discloses the manipulation and transformation of original bank identification numbers and expiration dates to form an anonymous card number that can be mapped back to the original (paragraphs 0035-0037) through the use of relational tables (paragraph 0041). Furthermore Brody discloses that this information can be stored in data storage in a conventional memory device as are well known in the art (paragraph 0042). It would have been obvious to a person of ordinary skill in the art at the time of invention to include the teachings of Brody to the disclosure of Wong in order to increase the possible combinations for credit card numbers for each branch of an affiliated bank.

Re Claim 82: Wong in view of Brody discloses the claimed method supra and Brody further discloses storing the transform sequence in a separate data storage means than the transformed bankcard number (paragraphs 0041-0042)

Re Claim 83: Wong in view of Brody discloses the claimed method supra and Brody discloses supplying the reference number, reading the transformed bankcard

number and transform sequence, and performing reverse steps to assemble the original bankcard number (paragraph 0041; "relational database or relational table, along with the true credit card attributes, so that the true credit card attributes can be identified by the ATS by the anonymous card attributes").

Response to Arguments

Applicant's arguments with respect to claims 1-51 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Timothy M. Harbeck whose telephone number is 571-272-8123. The examiner can normally be reached on M-F 8:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 571-272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600